

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

09/17/2024

IN RE:

TERRY M. ZERNICK
JOSHUA P. ZERNICK
503 MADERA AVENUE
NORTHERN CAMBRIA, PA 15714
XXX-XX-7008 Debtor(s)

Case No.22-70242 JAD

Chapter 13

XXX-XX-9355

NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS

NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at www.13network.com.

*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR
RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

9/17/2024

/s/Trustee'sAdministrativAssistant
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

CLAIM RECORDS

ORION C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021 NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: PENELEC/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
LOGS LEGAL GROUP LLP 985 OLD EAGLE SCHOOL RD STE 514 WAYNE, PA 19087	Trustee Claim Number:2 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NATIONSTAR MORT/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
KML LAW GROUP PC* 701 MARKET ST STE 5000 PHILADELPHIA, PA 19106	Trustee Claim Number:3 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NATIONSTR MORT/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
NATIONSTAR MORTGAGE LLC(*) PO BOX 619094 DALLAS, TX 75261-9741	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:29-2 CLAIM: 0.00 COMMENT: CL29-2GOV*396.95/PL*361.01 X (60+2)=LMT*BGN 9/22*AMD	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 9801
SANTANDER CONSUMER USA D/B/A CHRYSLER PO BOX 961278 FT WORTH, TX 76161	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:4 CLAIM: 0.00 COMMENT: 1000/SCH*515/PL*515.98X60+2=LMT*ARRS=\$0/PL-CL	CRED DESC: VEHICLE ACCOUNT NO.: 8611
SANTANDER CONSUMER USA D/B/A CHRYSLER PO BOX 961278 FT WORTH, TX 76161	Trustee Claim Number:6 INT %: 9.73% Court Claim Number:2 CLAIM: 29,938.66 COMMENT: CL2GOV@PIF*1000/SCH*25334@9.73%/PL	CRED DESC: VEHICLE ACCOUNT NO.: 9990
ECMC(*) LOCKBOX #8682 PO BOX 16478 ST PAUL, MN 55116-0478	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:8 CLAIM: 16,905.97 COMMENT: FR-TRUIST BANK C/O PHEAA*DOC 78	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
BARCLAYS BANK DELAWARE 125 S WEST ST WILMINGTON, DE 19801	Trustee Claim Number:8 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NT ADR/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4963
PNC BANK NA PO BOX 94982 CLEVELAND, OH 44101	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:23 CLAIM: 4,983.34 COMMENT: BBVA	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2692
CAPITAL ONE BANK (USA) NA BY AMERICAN INF PO BOX 71083 CHARLOTTE, NC 28272-1083	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:14 CLAIM: 523.38 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3418

CLAIM RECORDS

QUANTUM3 GROUP LLC - AGENT MOMA TRUST C/O QUANTUM3 GROUP LLC PO BOX 2489 KIRKLAND, WA 98083-2489	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:19 CLAIM: 1,236.98 COMMENT: COMENITY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7919
CITIBANK NA** 6716 GRADE LN BLDG 9 STE 910-PY DEPT LOUISVILLE, KY 40213-3439	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:6 CLAIM: 568.54 COMMENT: BEST BUY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6724
CITIBANK NA** 6716 GRADE LN BLDG 9 STE 910-PY DEPT LOUISVILLE, KY 40213-3439	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:5 CLAIM: 335.59 COMMENT: THD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5039
US DEPARTMENT OF EDUCATION C/O NELNET PO BOX 2837 PORTLAND, OR 97208	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:12 CLAIM: 36,176.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
FIRST NATIONAL BANK OF OMAHA(*) 1620 DODGE ST STOP 3106* OMAHA, NE 68197-3106	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:13 CLAIM: 378.78 COMMENT: X1347/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2478
TRIBUTE CAPITAL PARTNERS LLC PO BOX 167762 IRVING, TX 75016	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:17 CLAIM: 5,200.00 COMMENT: SIGNED@SEAL 12/16/20*FR-HOLIDAY FINNCL~DOC 102	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6339
JEFFERSON CAPITAL SYSTEMS LLC* PO BOX 772813 CHICAGO, IL 60677-2813	Trustee Claim Number:17 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: VERIZON WIRELESS/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0003
KEYBRIDGE MEDICAL REVENUE CARE 2348 BATON ROUGE LIMA, OH 45805	Trustee Claim Number:18 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: IRMC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6447
KEYBRIDGE MEDICAL REVENUE CARE 2348 BATON ROUGE LIMA, OH 45805	Trustee Claim Number:19 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: IRMC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6282
KOHL'S C/O PERITUS PORTFOLIO SERVICES II LLC PO BOX 141509 IRVING, TX 75014	Trustee Claim Number:20 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NT ADR~CAP 1/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7399

CLAIM RECORDS

QUANTUM3 GROUP LLC AGENT - MERCURY FIN	Trustee Claim Number:21 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 2489	Court Claim Number:28	ACCOUNT NO.: 7835
	CLAIM: 966.30	
KIRKLAND, WA 98083	COMMENT:	
MIDLAND FUNDING LLC	Trustee Claim Number:22 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
C/O MIDLAND MANAGEMENT INC - AGNT MIDLA	Court Claim Number:20	ACCOUNT NO.: 9779
PO BOX 2037	CLAIM: 1,013.13	
WARREN, MI 48090	COMMENT: X5437/SCH*CITIBANK*JUDGMENT	
PENN CREDIT CORP	Trustee Claim Number:23 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 69703	Court Claim Number:	ACCOUNT NO.: 2317
	CLAIM: 0.00	
HARRISBURG, PA 17106-9703	COMMENT: NT ADR~CLEARFIELD HSPTL/SCH	
PHOENIX FINANCIAL SERVICE++	Trustee Claim Number:24 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 361450	Court Claim Number:	ACCOUNT NO.: 0556
	CLAIM: 0.00	
INDIANAPOLIS, IN 46236-1450	COMMENT: AHN ER GRP OF INDIANA/SCH	
PHOENIX FINANCIAL SERVICE++	Trustee Claim Number:25 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 361450	Court Claim Number:	ACCOUNT NO.: 4233
	CLAIM: 0.00	
INDIANAPOLIS, IN 46236-1450	COMMENT: AHN ER GRP OF INDIANA/SCH	
PHOENIX FINANCIAL SERVICE++	Trustee Claim Number:26 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 361450	Court Claim Number:	ACCOUNT NO.: 3224
	CLAIM: 0.00	
INDIANAPOLIS, IN 46236-1450	COMMENT:	
SYNCHRONY BANK BY AIS INFOSOURCE LP AS	Trustee Claim Number:27 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
DEPT 888 PO BOX 4457	Court Claim Number:21	ACCOUNT NO.: 5262
	CLAIM: 142.48	
HOUSTON, TX 77210-4457	COMMENT: EBAYS	
LVNV FUNDING LLC	Trustee Claim Number:28 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
C/O RESURGENT CAPITAL SVCS	Court Claim Number:24	ACCOUNT NO.: 2276
PO BOX 10587	CLAIM: 900.98	
GREENVILLE, SC 29603-0587	COMMENT: X3778/SCH*GOOGLE/SYNCHRONY BANK	
CAPITAL ONE NA BY AMERICAN INFOSOURCE -	Trustee Claim Number:29 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
PO BOX 71083	Court Claim Number:15	ACCOUNT NO.: 6315
	CLAIM: 937.19	
CHARLOTTE, NC 28272-1083	COMMENT: CAP/SYNCHRONY	
SYNCHRONY BANK BY AIS INFOSOURCE LP AS	Trustee Claim Number:30 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
DEPT 888 PO BOX 4457	Court Claim Number:22	ACCOUNT NO.: 8499
	CLAIM: 98.81	
HOUSTON, TX 77210-4457	COMMENT: AMAZON	

CLAIM RECORDS

LVNV FUNDING LLC C/O RESURGENT CAPITAL SVCS PO BOX 10587 GREENVILLE, SC 29603-0587	Trustee Claim Number:31 INT %: 0.00% Court Claim Number:27 CLAIM: 682.57 COMMENT: SYNCHRONY BANK/PAYPAL	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0999
LVNV FUNDING LLC C/O RESURGENT CAPITAL SVCS PO BOX 10587 GREENVILLE, SC 29603-0587	Trustee Claim Number:32 INT %: 0.00% Court Claim Number:25 CLAIM: 1,794.87 COMMENT: SYNCHRONY/LOWES	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6970
LVNV FUNDING LLC C/O RESURGENT CAPITAL SVCS PO BOX 10587 GREENVILLE, SC 29603-0587	Trustee Claim Number:33 INT %: 0.00% Court Claim Number:26 CLAIM: 235.35 COMMENT: SYNCHRONY/SAMS	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6871
JEFFERSON CAPITAL SYSTEMS LLC* PO BOX 772813 CHICAGO, IL 60677-2813	Trustee Claim Number:34 INT %: 0.00% Court Claim Number:30 CLAIM: 2,420.16 COMMENT: REF 3661163863*SYNCH/ASHLEY FRNTR*NO PAYMENT EVR	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8557
JEFFERSON CAPITAL SYSTEMS LLC* PO BOX 772813 CHICAGO, IL 60677-2813	Trustee Claim Number:35 INT %: 0.00% Court Claim Number:31 CLAIM: 2,077.04 COMMENT: REF 3661153640*SYNCH/PAYPAL	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8475
TARGET PO BOX 660170 DALLAS, TX 75266	Trustee Claim Number:36 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NT ADR/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7468
TRANSWORLD SYSTEMS PO BOX 15618 WILMINGTON, DE 19850	Trustee Claim Number:37 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NT ADR~MEDEXPRESS/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3671
UPGRADE 275 BATTERY ST 23RD FL SAN FRANCISCO, CA 94111	Trustee Claim Number:38 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1235
PINNACLE CREDIT SERVICES LLC C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Trustee Claim Number:39 INT %: 0.00% Court Claim Number:3 CLAIM: 0.00 COMMENT: NT/SCH*VERIZON* NO PMNT EVR*STALE CL@ \$1480.48 W/D*DOC 105	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0002
DISCOVER BANK(*) C/O DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Trustee Claim Number:40 INT %: 0.00% Court Claim Number:18 CLAIM: 1,652.68 COMMENT: /AMD F*9-7-22	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8631

CLAIM RECORDS

TRUIST BANK C/O PHEAA PO BOX 1375 BUFFALO, NY 14240	Trustee Claim Number:41 INT %: 0.00% Court Claim Number:7 CLAIM: 372.49 COMMENT: SCH@CID 7	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
ECMC(*) LOCKBOX #8682 PO BOX 16478 ST PAUL, MN 55116-0478	Trustee Claim Number:42 INT %: 0.00% Court Claim Number:11 CLAIM: 4,721.33 COMMENT: SCH@CID 7*FR-TRUIST BNK C/O PHEAA-DOC 79	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
ECMC(*) LOCKBOX #8682 PO BOX 16478 ST PAUL, MN 55116-0478	Trustee Claim Number:43 INT %: 0.00% Court Claim Number:10 CLAIM: 4,528.23 COMMENT: SCH@CID 7*FR- TRUIST BNK C/O PHEAA*DOC 76	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
ECMC(*) LOCKBOX #8682 PO BOX 16478 ST PAUL, MN 55116-0478	Trustee Claim Number:44 INT %: 0.00% Court Claim Number:9 CLAIM: 6,006.30 COMMENT: SCH@CID 7*FR-TRUIST BNK C/O PHEAA*DOC 77	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9355
CAVALRY SPV I LLC - ASSIGNEE(*) C/O CAVALRY PORTFOLIO SERVICES LLC* PO BOX 27288 TEMPE, AZ 85282	Trustee Claim Number:45 INT %: 0.00% Court Claim Number:1 CLAIM: 0.00 COMMENT: NT/SCH*GE MONY BNK/WALMART*STALE CL@ \$649.67 W/D*DOC 106	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6503
CAVALRY SPV II LLC* - ASSIGNEE C/O CAVALRY PORTFOLIO SERVICES LLC(*) PO BOX 27288 TEMPE, AZ 85282	Trustee Claim Number:46 INT %: 0.00% Court Claim Number:16 CLAIM: 3,887.17 COMMENT: 2B AVD/CONF*NT/SCH-PL*JUDGMENT*GE MONEY BANK/CARE CREDIT	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 1561
NATIONSTAR MORTGAGE LLC(*) PO BOX 619094 DALLAS, TX 75261-9741	Trustee Claim Number:47 INT %: 0.00% Court Claim Number:29-2 CLAIM: 327.52 COMMENT: CL29-2GOV*\$0ARRS/PL*THRU 8/22*AMD	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 9801
NATIONSTAR MORTGAGE LLC(*) PO BOX 619094 DALLAS, TX 75261-9741	Trustee Claim Number:48 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT:	CRED DESC: NOTICE ONLY ACCOUNT NO.: 9801